

# PUBLIC SUBMISSION

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**Docket:** EBSA-2010-0050

Definition of the Term “Fiduciary”; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

**Comment On:** EBSA-2010-0050-0205

Definition of Fiduciary; Conflict of Interest Rule-Retirement Investment Advice and Related Proposed Prohibited Transaction Exemptions; Hearing and Comment Period Extension

**Document:** EBSA-2010-0050-DRAFT-2232

Comment on FR Doc # 2015-14921

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## Submitter Information

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## General Comment

Please do not further regulate our 401k plan.

I find it insulting the DOL says On page 4 of the proposed regulation, seldom can Americans prudently manage retirement benefits on their own and that they generally cannot distinguish good investments from bad.

If me and my husband have been prudent enough to save for our retirement, why limit our investments and add more cost for small investors like ourselves?